

| | | | |
|---------------------------------|--|-------------------------------|---|
| <i>SERFF Tracking Number:</i> | <i>CMBD-125521620</i> | <i>State:</i> | <i>Arkansas</i> |
| <i>Filing Company:</i> | <i>Combined Insurance Company of America</i> | <i>State Tracking Number:</i> | <i>38313</i> |
| <i>Company Tracking Number:</i> | <i>LTC SUIABILITY REPORT</i> | | |
| <i>TOI:</i> | <i>LTC06 Long Term Care - Other</i> | <i>Sub-TOI:</i> | <i>LTC06.000 Long Term Care - Other</i> |
| <i>Product Name:</i> | <i>LTC Suitability Report</i> | | |
| <i>Project Name/Number:</i> | <i>LTC Suitability Report/LTC Suitability Report</i> | | |

Filing at a Glance

Company: Combined Insurance Company of America

Product Name: LTC Suitability Report

SERFF Tr Num: CMBD-125521620 State: ArkansasLH

TOI: LTC06 Long Term Care - Other

SERFF Status: Closed

State Tr Num: 38313

Sub-TOI: LTC06.000 Long Term Care - Other

Co Tr Num: LTC SUIABILITY
REPORT

State Status: Pending Fees

Filing Type: Form

Co Status:

Reviewer(s): Harris Shearer

Author: Sue Thill

Disposition Date: 04/30/2008

Date Submitted: 03/04/2008

Disposition Status: Filed-Closed

Implementation Date Requested:

Implementation Date:

State Filing Description:

General Information

Project Name: LTC Suitability Report

Project Number: LTC Suitability Report

Requested Filing Mode:

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 04/30/2008

State Status Changed: 03/05/2008

Corresponding Filing Tracking Number:

Filing Description:

LTC Suitability Report

Status of Filing in Domicile:

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Group Market Size:

Group Market Type:

Deemer Date:

Company and Contact

Filing Contact Information

Sue Thill, Policy Analyst

1000 Milwaukee Avenue

Sue_Thill@aon.com

(847) 953-1536 [Phone]

SERFF Tracking Number: CMBD-125521620 State: Arkansas
Filing Company: Combined Insurance Company of America State Tracking Number: 38313
Company Tracking Number: LTC SUITABILITY REPORT
TOI: LTC06 Long Term Care - Other Sub-TOI: LTC06.000 Long Term Care - Other
Product Name: LTC Suitability Report
Project Name/Number: LTC Suitability Report/LTC Suitability Report

Glenview, IL 60025 (847) 953-1557[FAX]

Filing Company Information

| | | |
|---------------------------------------|-------------------------|-----------------------------|
| Combined Insurance Company of America | CoCode: 62146 | State of Domicile: Illinois |
| 1000 Milwaukee Avenue | Group Code: 317 | Company Type: |
| Glenview, IL 60025 | Group Name: | State ID Number: |
| (847) 953-1531 ext. [Phone] | FEIN Number: 36-2136262 | |

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TOI: LTC06 Long Term Care - Other Sub-TOI: LTC06.000 Long Term Care - Other
Product Name: LTC Suitability Report
Project Name/Number: LTC Suitability Report/LTC Suitability Report

Filing Fees

Fee Required? No
Retaliatory? No
Fee Explanation:
Per Company: No

| COMPANY | AMOUNT | DATE PROCESSED | TRANSACTION # |
|---------------------------------------|--------|----------------|---------------|
| Combined Insurance Company of America | \$0.00 | 03/04/2008 | |

| | | | |
|--------------------------|---|------------------------|----------------------------------|
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| Product Name: | LTC Suitability Report | | |
| Project Name/Number: | LTC Suitability Report/LTC Suitability Report | | |

Correspondence Summary

Dispositions

| Status | Created By | Created On | Date Submitted |
|--------------|---------------------|------------|----------------|
| Filed-Closed | Rosalind Minor (FM) | 04/30/2008 | 04/30/2008 |

| | | | |
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| <i>Filing Company:</i> | <i>Combined Insurance Company of America</i> | <i>State Tracking Number:</i> | <i>38313</i> |
| <i>Company Tracking Number:</i> | <i>LTC SUITABILITY REPORT</i> | | |
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Disposition

Disposition Date: 04/30/2008

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: CMBD-125521620 *State:* Arkansas
Filing Company: Combined Insurance Company of America *State Tracking Number:* 38313
Company Tracking Number: LTC SUIABILITY REPORT
TOI: LTC06 Long Term Care - Other *Sub-TOI:* LTC06.000 Long Term Care - Other
Product Name: LTC Suitability Report
Project Name/Number: LTC Suitability Report/LTC Suitability Report

| Item Type | Item Name | Item Status | Public Access |
|----------------------------|----------------------------------|--------------------|----------------------|
| Supporting Document | Certification/Notice | Filed-Closed | Yes |
| Supporting Document | Application | Filed-Closed | Yes |
| Supporting Document | Health - Actuarial Justification | Filed-Closed | Yes |
| Supporting Document | Outline of Coverage | Filed-Closed | Yes |
| Supporting Document | LTC SUIABILITY REPORT | Filed-Closed | Yes |

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| <i>Product Name:</i> | <i>LTC Suitability Report</i> | | |
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Rate Information

Rate data does NOT apply to filing.

| | | | |
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Supporting Document Schedules

| | | | |
|-----------------------------------|----------------------------------|-----------------------|------------|
| Bypassed -Name: | Certification/Notice | Review Status: | |
| Bypass Reason: | N/A | Filed-Closed | 04/30/2008 |
| Comments: | | | |
| Bypassed -Name: | Application | Review Status: | |
| Bypass Reason: | N/A | Filed-Closed | 04/30/2008 |
| Comments: | | | |
| Bypassed -Name: | Health - Actuarial Justification | Review Status: | |
| Bypass Reason: | N/A | Filed-Closed | 04/30/2008 |
| Comments: | | | |
| Bypassed -Name: | Outline of Coverage | Review Status: | |
| Bypass Reason: | N/A | Filed-Closed | 04/30/2008 |
| Comments: | | | |
| Satisfied -Name: | LTC SUIABILITY REPORT | Review Status: | |
| Comments: | | Filed-Closed | 04/30/2008 |
| Attachment: | | | |
| AR Cover Letter-LTC-RESC-SUIT.pdf | | | |



March 4, 2008

Honorable Julie Benefield I Bowman
Arkansas Department of Insurance
1200 West 3rd Street
Little Rock, Arkansas 72201-1904

RE: Long-Term Care Insurance Annual Rescission & Suitability Report

Dear Commissioner Bowman:

We are submitting these annual rescission and suitability reports per the NAIC Model Regulation and/or your State Regulation.

Our records indicate no rescissions occurred for the year 2007 on our Long-Term Care Forms 14515-AR and 14785-AR as the enclosed form indicates.

For what occurred with suitability in your state, please refer to the enclosed Suitability Form.

If you have any questions with the above information, you can reach me between the hours of 7:15 a.m. to 3:30 p.m. Monday through Friday, Central Time, at 888-449-3623, Ext. 31536 or Sue_A_Thill@aon.com with any questions you may have. We look forward to continue working with you and your Department.

Sincerely,

Sue Thill, DHP, DIA, HIA
Senior Policy Analyst
Government Relations Department

Enclosures



Combined Insurance Company of America

Home Office
5050 Broadway, Chicago, Illinois 60640
1-800-999-2170

**RESCISSION REPORTING FORM FOR LONG-TERM CARE
POLICIES FOR THE REPORTING YEAR OF 2007**

Company Name: Combined Insurance Company of America

Company NAIC Number: 317-62146

Address: 1000 N Milwaukee Avenue; 5th Floor
Glenview, IL 60025

Phone: 1-800-449-3623, Ext 31536

| Policy Form Numbers | Policy Number | Name of Insured | Date of Policy Issuance | Date/s Claim/s Submitted | Date of Rescission |
|---------------------|---------------|-----------------|-------------------------|--------------------------|--------------------|
| 14785-AR | | | | | |
| 14515-AR | | | | | |

Detailed reason for rescission: 0 rescissions occurred in 2007

Michael J. Hollar
Signature

February 29, 2008
Date

Michael J. Hollar, Assistant Secretary
Name and Title (please type)



Combined Insurance Company of America

Home Office
5050 Broadway, Chicago, Illinois 60640
1-800-999-2170

SUITABILITY REPORT

COMPANY NAME: Combined Insurance Company of America

STATE NUMBER: _____

NAIC NUMBER: 317-62146

1. Total number of Applications received
from residents of ARKANSAS . 83
2. Number of Applicants who declined to
provide information on the Personal
Worksheet. 7
3. Number of Applicants who did not meet
the Suitability Standards. 5
4. Number of those who chose to confirm
after receiving a suitability letter. 5